

Condominium Home Owners Association

A non-profit association serving strata owners since 1976

Bulletin: 300-053

Condo Smarts

Headline: This owner held responsible for pets' damage

Topic: Pet damage and insurance claim

Publication date: November 14, 2003

Publication: The Province

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Three cats belonging to a White Rock owner destroyed most of the original carpets in the strata lot over a two- year period. The carpets had been shredded and worn from the pets exercise habits. The owner of the apartment decided she would file a claim on the strata insurance for new carpets. The strata corporation refused to process the claim because the amount was below the strata deductible and because the damage was wear and abuse caused by the pets over a prolonged period of time. The owner has discovered that even though the original carpets are part of the strata corporation's assets, she is still responsible for the damage caused by a direct action of her pets.

Strata Law: The strata corporation must maintain full replacement insurance on the common property and common assets of the strata corporation. The common assets include the original floor coverings, cabinets and fixtures installed in a strata lot. The Act, however, also makes a provision for the strata to recover the amount of the deductible (and an amount below the deductible) if the owner is responsible for the loss or damage that gave rise to the claim. Owners, as set by the standard bylaws, also include their visitors, guests, tenants, pets and other residents in the strata lot.

Tips: Loss prevention is a critical function of strata corporations. Insurance policies and deductible rates are rising at an alarming rate. The only way to keep rates low is to reduce or eliminate claims by your strata corporation.

Frivolous or abusive claims not only cause an increase to the strata insurance policy in future years, but will also have a direct affect on the amount of the deductible your strata pays – potentially, the loss of you're your insurance coverage. Contact your insurance provider and develop a pro-active loss prevention program for your common property and strata lots. There is little or no cost associated with educating your owners, and the savings and reductions in losses will benefit your strata for years to come.

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